

Certificate Number: 05781-NJ-DE-039507533

Bankruptcy Case Number: 25-12807



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 1, 2025, at 1:46 o'clock PM PDT, Patricia Mroz completed a course on personal financial management given by telephone by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 1, 2025 By: /s/Allison M Geving

Name: Allison M Geving

Title: President